Appl. No. 10/046,654
Amdt. dated January 11, 2008
Amendment under 37 CFR 1.116 Expedited Procedure
Examining Group 3691

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## Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

## Listing of Claims:

1.      (Currently Amended) A method for automatically transferring credit between a stored value fund and a handler using a wide-area computer network, the method comprising:

receiving automated transfer information at a server computer system from a user interface coupled to the wide-area computer network coupled to a user associated with the stored value fund, the user interface including one of a group comprising a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface, the server computer system is operable to communicate with the user using an interface to communicate with the server computer system, the interface comprising one of a group including a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface, the server computer system receiving the automated transfer information via the user interface;

determining receiving a first selection of the handler chosen by a user for an automated transfer, the handler comprising one of a group including a promotion handler, a credit card handler, a debit card handler, a bank handler, and an agent handler;

determining the direction of the automated transfer with respect to the stored value fund;

determining receiving a first selection of an amount for the automated transfer; and

automatically transferring the amount between the stored value fund and the handler.

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2.      (Original)      The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, further comprising a step of determining if a transfer period has expired.

3.      (Original)      The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, further comprising a step of determining if a threshold amount is crossed.

4.      (Currently Amended) The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 3, wherein:

the ~~determining~~ receiving a first selection of the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the amount.

5.      (Original)      The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, wherein the amount is included in the automated transfer information.

6.      (Original)      The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, further comprising a step of electronically notifying the user of the automated transfer, wherein the electronic notification includes at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

7.      (Original)      The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, wherein the server computer system comprises a plurality of computers coupled together by a computer network.

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8.      (Previously Presented)      The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, wherein the handler includes at least one of a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

9.      (Original)      The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim1, wherein the amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

10.      (Original)      The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim1, wherein the automatically transferring step comprises at least one of the following steps:

      transferring the amount with a bank account;

      transferring the amount with a credit card or debit card;

      transferring the amount in a check or money order;

      transferring the amount to another's stored value fund;

      transferring the amount to an agent location chosen by the user;

      transferring a telegram or a greeting card with a check or money order for the amount; and

      transferring an electronic greeting card with an electronic payment notification for the amount embedded therewith.

11.      (Original)      The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, further comprising steps of:

      retrieving a trigger condition that initiates the automatically transferring step; and

      determining when the trigger condition is satisfied.

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12.    (Original)    The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 11, wherein the trigger condition includes at least one of:

a credit balance in the stored value fund meeting a threshold; and

a period of time expiring.

13.    (Original)    The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 1, wherein the user, the handler and the server computer system are remotely located with respect to each other.

14.    (Original)    A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network of claim 1.

15.    (Currently Amended) A method for automatically transferring credit between a stored value fund and a handler using a wide-area computer network, the method comprising:

receiving automated transfer information at a server computer system from a user interface coupled to the wide-area computer network coupled to a user associated with the stored value fund, the user interface including one of a group comprising a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface, the server computer system is operable to communicate with the user using an interface to communicate with the server computer system, the interface comprising one of a group including a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface, the server computer system receiving the automated transfer information via the user interface;

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~~determining~~ receiving a first selection of the handler chosen by a user for an automated transfer;

determining the direction of the automated transfer with respect to the stored value fund;

determining an amount for the automated transfer, wherein determining the amount comprises:

a payment controller sending the amount to a payment conversion function;

the payment conversion function converting a form of the amount;

determining a trigger condition for the automated transfer; and

if the trigger condition is met, automatically transferring the amount between the stored value fund and the handler;

if the trigger condition is not met, postponing the transfer of the amount between the stored value fund and the handler; and

where ~~if the trigger condition is satisfied, wherein~~ the trigger condition includes at least one of:

a credit balance in the stored value fund goes above ~~meeting a~~ threshold amount, and

a period of time expiring.

16.    (Original)    The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 15, wherein:

the determining the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the amount.

17.    (Previously Presented)    The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as

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recited in claim 15, wherein the handler include at least one of a stored value fund, an airline

mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order

issuer.

18.     (Original)     A computer-readable medium having computer-executable

instructions for performing the computer-implementable method for automatically transferring

credit between the stored value fund and the handler using the wide-area computer network of

claim 15.

19.     (Currently Amended) A method for automatically transferring credit

between a stored value fund and a handler using a wide-area computer network, the method

comprising:

receiving automated transfer information at a server computer system from a user

interface coupled to the wide-area computer network coupled to a user associated with the stored

value fund, the user interface including one of a group comprising a phone interface, an agent

interface, an internet interface, a kiosk interface, and an ATM interface, the server computer

system is operable to communicate with the user using an interface to communicate with the

server computer system, the interface comprising one of a group including a phone interface, an

agent interface, an internet interface, a kiosk interface, and an ATM interface the phone

interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface,

the server computer system receiving the automated transfer information via the user interface;

determining receiving a first selection of the handler chosen by a user for an

automated transfer, the handler comprising one of a group including a promotion handler, a

credit card handler, a debit card handler, a bank handler, and an agent handler;

determining the direction of the automated transfer with respect to the stored

value fund;

determining if a credit balance in the stored value fund is above meeting a

threshold amount a transfer period has expired;

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~~determining an amount for the automated transfer, wherein determining the amount comprises:~~

~~a payment controller sending the amount to a payment conversion function;~~

~~the payment conversion function converting a form of the amount~~; and

automatically transferring the amount between the stored value fund and the handler after the ~~transfer period has expired~~ the credit balance is above threshold amount.

20. (Original)   The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, further comprising a step of determining if a threshold amount is crossed.

21. (Original)   The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, wherein:

the determining the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the amount.

22. (Original)   The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, further comprising a step of determining a trigger condition for the automated transfer, wherein the trigger condition includes at least one of the following:

a credit balance in the stored value fund meeting a threshold, and

a period of time expiring.

23. (Original)   The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, wherein the stored value fund is only accessible by the user over the wide-area computer network.

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24.     (Original)     A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network of claim 19.